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1 form an account with a balance so as to form an account  
2 balance, if step f) is carried out.

3 4. The method as defined in claim 3; further comprising the steps of:  
4 h) charging, by the credit card holder, an amount on the credit  
5 card so as to form an amount charged, if step g) is carried  
6 out; and  
7 i) accumulating, by the at least one of the program vendor and  
8 the credit card issuer, a certain percentage of the amount  
9 charged on the credit card, by the credit card holder, if step  
10 h) is carried out.

11 5. The method as defined in claim 4; further comprising the step of:  
12 j) converting, by the at least one of the program vendor and the  
13 credit card issuer, the certain percentage to points so as to  
14 form points accumulated, if step i) is carried out.

15 6. The method as defined in claim 5; further comprising the step of:  
16 k) checking, by the credit card holder, the account balance, by  
17 one of telephone and Internet, if step j) is carried out.

18 7. The method as defined in claim 6; further comprising the steps of:  
19 l) determining, by the credit card holder, if the points  
20 accumulated are to be redeemed when the points accumulated  
21 reach a predetermined amount;  
22 m) determining if the points accumulated has reached the  
23 predetermined amount, if answer to step l) is yes; and  
24 n) returning to step h), if answer to step m) is no.

25 8. The method as defined in claim 7; further comprising the steps of:

1 o) converting, by the at least one of the program vendor and the  
2 credit card issuer, the points accumulated to dollars so as to  
3 form a dollar amount, if answer to step m) is yes; and  
4 p) issuing, by the at least one of the program vendor and the  
5 credit card issuer, a check in the dollar amount, if step o)  
6 is carried out.

7 9. The method as defined in claim 8; further comprising the steps of:  
8 q) determining if the credit card holder is not a student who has  
9 a name and who attends a school with a tuition, if step p) is  
10 carried out;  
11 r) proceeding to step t), if answer to step q) is no; and  
12 s) putting, by the at least one of the program vendor and the  
13 credit card issuer, the name of the student on the check, if  
14 answer to step q) is yes.

15 10. The method as defined in claim 9; further comprising the steps of:  
16 t) determining if there is a problem getting the check to the  
17 school;  
18 u) sending, by the at least one of the program vendor and the  
19 credit card issuer, the check directly to the credit card  
20 holder, if answer to step t) is yes; and  
21 v) forwarding, by the credit card holder, the check to the  
22 school, if step u) is carried out.

23 11. The method as defined in claim 10; further comprising the steps of:  
24 w) sending, by the at least one of the program vendor and the  
25 credit card issuer, the check directly to the school, if the  
26 answer to step t) is no;  
27 x) confirming, by the at least one of the program vendor and the  
28 credit card issuer, to the credit card holder, that the check

- 1 has been sent out so as to form a confirmation, if step w) is  
2 carried out; and  
3 y) crediting, by the school, the check towards the tuition of the  
4 student.
- 5 12. The method as defined in claim 11; further comprising the steps of:  
6 z) calling, by the credit card holder, the at least one of the  
7 program vendor and the credit card issuer so as to form a  
8 call, if answer to step 11) is no; and  
9 aa) determining if the call is made within a predetermined time,  
10 if step z) is carried out.
- 11 13. The method as defined in claim 12; further comprising the steps of:  
12 bb) requesting, by the credit card holder, redemption of the  
13 points accumulated, from the at least one of the program  
14 vendor and the credit card issuer, if answer to step aa) is  
15 yes; and  
16 cc) returning to step w), if step bb) is carried out.
- 17 14. The method as defined in claim 13; further comprising the step of:  
18 dd) forfeiting automatically, the points accumulated, to the at  
19 least one of the program vendor and the credit card issuer, if  
20 answer to step aa) is no.
- 21 15. The method as defined in claim 1; further comprising the step of  
22 keeping, by the at least one of the program vendor and the credit  
23 card issuer, the set interest for cost of operations.
- 24 16. The method as defined in claim 1, wherein said step of paying out,  
25 by a credit card issuer, as per an agreement between the credit card  
26 issuer and a program vendor, a percentage of credit card sales at a  
27 predetermined period, to the program vender includes paying out, by

